A STUDY OF PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THANE DISTRICT

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Introduction

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. The participation of women in income generating activities for the family has been increasing over time. Female work participations not only increase their family income but also bring economic independence among women in the households. Many women have the quality to accept challenge and lead any organization. Women will not only generate income for her self but also for other women in the society. This will have a multiplier effect in the generation of income and poverty alleviation

Women today are taking more and more professional and technical degrees to cope up with market need and are flourishing as designers, interior decorators, publishers, garment manufacturers and still exploring new avenues of economic participation. It is perhaps for these reasons that Government Bodies, NGO's, Social Scientists, Researchers and International Agencies have started showing interest in the issues related to entrepreneurship among women in India. Women entrepreneurs explore the prospects of starting a new enterprise; undertake risks, introduction of new innovations, coordinate administration & control of business & providing effective leadership in all aspects of business and have proved their footage in the male dominated business arena.

ENTREPRENEURSHIP

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. An entrepreneur is a person who starts an enterprise. He searches for change and responds to it. A number of definitions have been given of an entrepreneur- The economists view him as a fourth factor of production along with land labour and capital. The sociologists feel that certain communities and cultures promote entrepreneurship like for example in India we say that Gujaratis and Sindhis are very enterprising. Still others feel that entrepreneurs are innovators who come up with new ideas for products, markets or techniques. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and by inventing new products and services. However, an insight study reveals that it is not about making money, having the greatest ideas, knowing

the best sales pitch, applying the best marketing strategy. It is in reality an attitude to create something new and an activity which creates value in the entire social eco-system.

CONCEPT OF WOMEN ENTREPRENEURS:

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as ―an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge.

Nature and Scope of the Study

An entrepreneur is one of the important segments of economic growth. Basically an entrepreneur is a person who is responsible for setting up a business or an enterprise. Women are seeing entrepreneurship as an avenue for personal growth. Self-determination, expectation for recognition, self-esteem and career goal is the key drivers for taking up entrepreneurship by the women.

The study aims to find various problems faced by women entrepreneurs that include business related problems like financial problems, sales and marketing problems, low risk taking capacity, lack of working experience and exposure to business world, stress, gender discrimination etc.

It is important to study the nature and scope and also the problems faced by women entrepreneurs, as it can help to make vital suggestions for its growth and development. It is necessary to keep in mind, the role of women entrepreneurs in the industry, their qualities, abilities and business skills to understand their problems.

The study will be done by purposive selection of women entrepreneur as manufacturers, traders and service providers in Thane district to address the growth potential in this region

Objectives of the Study

The objectives of the study are:

1. To study the socio-economic background of the women entrepreneurs in Thane district.
2. To understand need and significance of women participation and entrepreneurship for development of economy
3. To find out factors motivating or attracting the emergence of women entrepreneurs in manufacturing, trade and services in Thane district.
4. To study Government schemes available for development and promotion of women entrepreneurs
5. To analyze and critically examine various problems faced by women entrepreneurs in manufacturing, trade and services in Thane district.
6. To find out various opportunities available for growth of women entrepreneurs in manufacturing, trade and services in Thane district.
7. To suggest different remedial measures in helping and accelerating women entrepreneurs in manufacturing, trade and services in Thane district.

Hypothesis

H1: There is need of empowering the women in order to bring socio economic change and development in society.

H2: Promoting entrepreneurship among women is especially important to tackle the problems of underemployment and unemployment in the society.

H3: Gender inequality and family related problems create a barrier for women to progress in their work life.

H4: Different government schemes are available for promotion and development of women entrepreneurs.

Research Methodology

Research refers to search for knowledge. Research is an original contribution to the existing stock of knowledge making for its advancement. There should be certain path of action plan for every research as the outcome of the research depends upon the method used for the research. For this research the data will be collected through primary and secondary sources.

Primary Data

The primary data will be collected with the help of survey. The women entrepreneurs are stratified into three categories, namely, manufacturing (having own manufacturing business), trade (involved in retailing), services (includes service provided to customers). Survey would be done through pre-designed questionnaire to collect the data from the respondents.

Secondary Data

Apart from collecting information from primary sources, secondary data will be collected from literature on women empowerment, women entrepreneurship, and other related contents will be extensively assessed through various books, research reports, periodicals, journals, news papers, web sites etc.

Research Design and Sampling Technique

The research is based on both empirical and analytical study on the basis of selected samples for the research and the sampling method used will be purposive Sampling. The study uses both primary and secondary data.

Sample Size

The sample size will be 1000. The respondents will be women entrepreneurs registered as manufacturer; trader and service providers in different talukas located in Thane district.

Statistical tools and techniques

The various tools and techniques such as tables, percentage, ratios, graphs, simple average method, weighted average method, coefficient of correlation and other statistical tools and techniques will be used for analysis and interpretation of data.

Limitations of the Study

The research is confined to Thane district in the state of Maharashtra. The period of study will be 7 years from financial year 2009-10 to 2015-16. Business ventures from manufacturing, trade and service providers will be taken for research.

Chapter Scheme

1) Introduction

2) Review of Literature and Research Methodology.

3) Economy of Thane District.

4) Profile of Women entrepreneurs as manufacturers, traders and service providers.

5) Problems faced by women entrepreneurs.

6) Government schemes available for development and promotion of women entrepreneurs.

7) Summary, Conclusion and Suggestions.

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